



Camp Fire (Paradise, CA) Survey Report: Recovery status at 1 year

The purpose of this United Policyholders' Roadmap to Recovery survey was to identify individual and common insurance and recovery problems and progress and assess the claims handling performance of insurers in the region. Aggregated survey data can be viewed at www.uphelp.org/surveyresults. UP maintains the confidentiality of survey participants' personal and identifying information.

Summary and Highlights:

- 67% of 2018 Camp wildfire-impacted households that took the survey reported they had reached a settlement with their insurer on the dwelling portion of their claim by the one-year anniversary. This is notably higher than the 50% of 2017 Atlas, Tubbs, etc. North Bay wildfire-impacted households who reported having settled by the one-year mark. Faster rarely means "better" in this context, as insurers often pay full dwelling policy benefits faster to those who are significantly underinsured.
- Underinsurance persists. 60% of survey respondents reported being underinsured by an average of \$163,000.
- Good news: We are seeing lower reports of claim issues such as "lowballing" and delays in communication and payments.
- Really good news: 37% of survivors have been paid 100% of their contents benefits without being required to complete an itemized contents loss inventory. United Policyholders [works hard](#) to help consumers negotiate contents itemization waivers.

- 31% of Camp wildfire-impacted households are rebuilding/remaining in the area, the rest are undecided or not rebuilding. By contrast, 62% of 2017 North Bay wildfire-impacted households reported that they were rebuilding and remaining in the area at the one-year mark. We attribute this to the enormous scale of destruction to roads/infrastructure in the Camp/Paradise, CA. region.
- 50% of insured survey participants reported that their biggest source of stress is the insurance claim process.
- Survey respondents gave high marks to UP's Roadmap to Recovery™ services:

"Thank you because you made us more prepared to fight this battle! I don't know if I would have been to navigate this process without all the knowledge I gained from your workshops and website."

"Without the knowledge and encouragement from UP, I would not have received \$68,000 (the last 25% of personal contents) by my persistence and detailed questions. Plus there was another \$100,000.00 left in the ARC bucket of money and Code Upgrades bucket that I would not have had an opportunity to receive."

"I very much appreciate UP and the help you have offered, especially at a time when we were completely disoriented and clueless. THANK YOU."

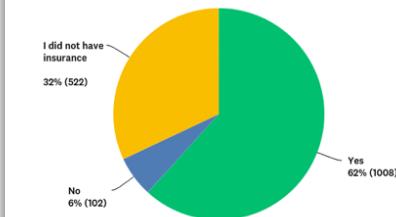
"I was fortunate, a friend who grew up in Paradise recommended United Policyholders. That was some of the best advice I got. I bought several of your "Yellow Books" and had them delivered to others I knew from Paradise... your organization is a life boat for those of us in this situation."

"Unbelievably helpful. Every question I had was answered, including the many nuances and grey areas. Enabled me to thoroughly think through all aspects of the situation. Helped turn a nightmare into a satisfactory experience."

Survey Sample Size and Information:

This survey was open from September 17, 2019 to November 4, 2019. This survey captures data approximately 12 months after the November 2018 Camp Fire. Sample Size: 1,632 households representing a total of 4,297 individual fire survivors.

Q3 Have you filed a claim with your insurance company?

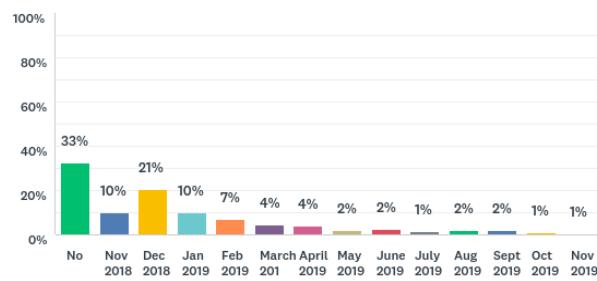


This report tabulates the results of the insured sample size: 62% of survey respondents filed a claim following the Camp Fire. The sample size of insured households includes 1,008 representing 2,596 individual fire survivors.

Insurance Claim Progress:

33% of survey respondents have not yet settled the dwelling portion of their claim.

Q6 Has your insurance company offered you the full amount of the available "dwelling" benefits? If so, when did you settle on that amount?



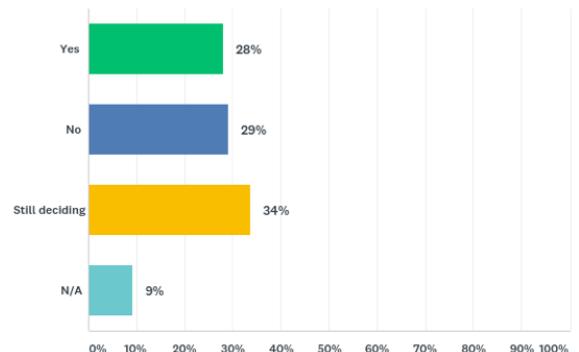
Underinsurance:

60% of survey respondents reported they do not have enough insurance to cover the cost of repairing, replacing or rebuilding their home. The average amount underinsured by was \$163,000; the median amount \$100,000. 7% of respondents reported being underinsured by \$400,000 or more.

Rebuilding:

- 31% of survey respondents plan to rebuild.
- 32% of survey respondents do not plan on rebuilding.
- 37% of survey respondents are undecided.

Q8 Do you plan to rebuild your home?



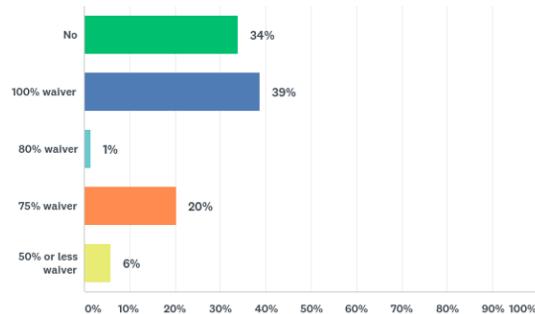
Claim Issues:

- 27% of survey respondents reported experiencing delays in communication such as answering questions, phone calls or emails.
- 25% of survey respondents reported delays of payments.
- 18% of survey respondents reported receiving a “lowball” settlement offer.

Home Inventory Waiver:

39% of survey respondents received 100% of their contents benefits without being required to complete a home inventory.

Q10 Did your insurer offer to pay contents/personal property benefits without requiring you to submit an itemized home inventory?



Post-Disaster Stress:

When asked what are your biggest sources of post-fire stress, insured fire survivors responded:

- 67% - overwhelmed by too many decisions
- 62% - mental health stress
- 50% - insurance claim process
- 47% - general financial stress
- 45% - housing issues

About Roadmap to Recovery Surveys:

United Policyholders conducts surveys to collect data from disaster survivors on insurance claims and recovery progress throughout the long-term recovery. For more information on United Policyholders' work in the Camp Fire, visit www.uphelp.org/campfire. For questions or comments, please email info@uphelp.org.

Special thanks to Butte County 2-1-1 for survey outreach assistance. Thank you to our individual donors and volunteers and the Butte Strong Fund November 13, 2019 at the North Valley Community Foundation, Entertainment Industry Foundation, Golden State Finance Authority, Rural County Representatives of California, and partners supporting our Camp Fire Roadmap to Recovery™ program.

November, 2019